

## **Governor and Bureau of Insurance Recognize Flood Safety Awareness Week in Maine**

*Residents Encouraged to Prepare as Spring Officially Arrives*

FOR IMMEDIATE RELEASE  
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AUGUSTA, MAINE – As part of ongoing efforts by State government to highlight the possibility of spring flooding and to encourage protective measures, Governor John E. Baldacci has issued a proclamation designating March 17-21, 2008 as *Flood Safety Awareness Week* throughout the State of Maine.

On this first day of Spring, Governor Baldacci joined Insurance Superintendent Mila Kofman, Maine Emergency Management, and the State Planning Office in urging all Maine residents to evaluate their need for flood insurance. “With Spring’s arrival, residents are reminded that homeowner and business policies do *not* cover flooding,” the Governor and Superintendent commented. “It is also important to understand that there is a 30-day waiting period before a new flood insurance policy takes effect.”

The Federal Emergency Management Agency’s National Flood Insurance Program (NFIP) provides homeowners, business owners, and renters with insurance protection against flooding. The NFIP estimates that there are 8,273 flood insurance policies in force in Maine. These policies provide coverage for losses that property owners would otherwise have to pay themselves.

“Flood insurance is affordable and available through approximately 25 insurance companies in more than 964 NFIP participating communities in Maine,” Superintendent Kofman noted. “The average flood insurance policy premium is approximately \$700 a year. In low-to moderate-risk areas, homeowners can protect their properties with lower-cost Preferred Risk Policies (PRPs) that start at \$112 a year.”

The Governor and Superintendent highlighted current flooding in the middle part of the country and last April’s devastating Patriot’s Day storm in Maine to demonstrate that spring flooding can be enormously devastating to homes, businesses and communities. They urged Maine residents to obtain more information about flood insurance by visiting [www.FloodSmart.gov](http://www.FloodSmart.gov) or calling 1-800-427-2419. They also recommended that residents:

- make a home inventory of personal property, such as clothes, jewelry, furniture, computers and audio/video equipment. Photos and videos of a home, as well as sales receipts and the model and serial numbers of items, will expedite and simplify the filing of a claim. The insurance company’s contact information and policy numbers should be part of this written inventory.
- identify locations that are typically used as storm shelters and prepare an evacuation plan.

- make sure emergency supplies are available at home, including bottled water, a first aid kit, flashlights, a battery-powered radio, non-perishable food items, blankets, clothing, prescription drugs, eyeglasses, personal hygiene supplies and a small amount of cash.
- turn off all utilities and disconnect appliances if time safely permits when evacuation is necessary. This will reduce the chance of additional damage and electrical shock when utilities are restored.
- store important documents in a safe deposit box, or take them if evacuation occurs.

More flood preparedness information from the Maine Emergency Management Agency can be found at: <http://www.maineprepares.com>.

In addition, the State Planning Office advises anyone who lives in a flood prone area to monitor the latest forecasts for flood watches or warnings. Report any flooding to the appropriate local officials or your county emergency management agency. Always obey all barricades and local detours. Never, under any circumstance, drive into a flooded roadway.

The Governor's proclamation follows below.

*WHEREAS, a flood is an excess of water on land that is normally dry; and*

*WHEREAS, floods threaten homes from coast to coast; and*

*WHEREAS, floods can happen anytime, anywhere and without warning; and*

*WHEREAS, damage from a flood is not normally covered under a standard homeowners policy; and*

*WHEREAS, this spring will bring melting snow and seasonal rainfall, which can bring the potential for flooding; and*

*WHEREAS, the National Oceanic and Atmosphere Administration (NOAA) has named March 17-21, 2008, as National Flood Safety Awareness Week,*

*NOW, THEREFORE, I, JOHN E. BALDACCI, Governor of the State of Maine, do hereby proclaim March 17 - 21, 2008, as*

***FLOOD SAFETY AWARENESS WEEK***